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Examiner: Monfeldt, Sarah M

Inventor: Christopher B. Davies et al.

Art Unit: 3692

Title: Mobile Payments System

Attorney  
Docket No.: IPU 1954-004

Commissioner for Patents  
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CERTIFICATE OF TRANSMISSION UNDER 37 CFR §1.8 (a)

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/Trisha Beachy-Bryant/

Trisha Beachy-Bryant (paralegal)

**RESPONSE TO OFFICE ACTION**

Dear Sir:

The following amendments and remarks are in response to the Examiner's Office Action mailed on August 22, 2008. A three (3) month extension of time request and permission to charge the requisite fee is submitted herewith, providing up to and including February 23, 2009 in which to respond to the present Office Action. Applicant respectfully requests that the Examiner consider the following amendments and remarks prior to further examination of the present application.

## AMENDMENTS

- **Amendments to the Claims** begin on page 3 of this Response.
- **Remarks/Arguments** begin on page 14 of this Response.